

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Substitute for form 1449-PTO  <h2 style="text-align: center; margin: 10px 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center; margin: 10px 0;"><i>(Use as many sheets as necessary)</i></p>		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: center; font-weight: normal;">Complete if Known</th> </tr> <tr> <td style="width: 30%;">Application Number</td> <td>09/802,481-Conf. #5875</td> </tr> <tr> <td>Filing Date</td> <td>March 6, 2001</td> </tr> <tr> <td>First Named Inventor</td> <td>Paul Willard</td> </tr> <tr> <td>Art Unit</td> <td>3692</td> </tr> <tr> <td>Examiner Name</td> <td>N. Subramanian</td> </tr> <tr> <td>Attorney Docket Number</td> <td>132538-1014</td> </tr> </table>		Complete if Known		Application Number	09/802,481-Conf. #5875	Filing Date	March 6, 2001	First Named Inventor	Paul Willard	Art Unit	3692	Examiner Name	N. Subramanian	Attorney Docket Number	132538-1014
Complete if Known																	
Application Number	09/802,481-Conf. #5875																
Filing Date	March 6, 2001																
First Named Inventor	Paul Willard																
Art Unit	3692																
Examiner Name	N. Subramanian																
Attorney Docket Number	132538-1014																
Sheet	2	of	4														

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1	Anon. "AnswerSoft Announces Concerto; First to Combine Call Center Automation with Power of Web," <i>Business Wire</i> , February 3, 1997.	
	C2	Plaintiff's Original Complaint, Nextcard, LLC v. Liveperson, Inc.; Civil Action No. 2:08-cv-00184-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 30, 2008 (7 pages).	
	C3	Amended Complaint and Jury Demand; Liveperson, Inc. v. Nextcard, LLC, et al.; Civil Action No. 08-062 (GMS), in the U.S. District Court for the District of Delaware, filed March 18, 2008 (5 pages).	
	C4	Plaintiff's Second Amended Complaint; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 9, 2008 (12 pages).	
	C5	Defendants HSBC North America Holdings Inc.'s and HSBC USA Inc's Answer, Affirmative Defenses and Counterclaims to Plaintiff's Second Amended Complaint; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (13 pages).	
	C6	Answer and Counterclaims of Defendant DFS Services LLC; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (13 pages).	
	C7	Defendant The PNC Financial Services Group, Inc.'s Answer and Affirmative Defenses to Second Amended Complaint; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 28, 2008 (10 pages).	
	C8	Plaintiff's Second Amended Reply to Counterclaims of Defendants HSBC North America Holdings Inc. and HSBC USA Inc.; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 14, 2008 (5 pages).	
	C9	Plaintiff's Second Amended Reply to Counterclaims of Defendant DFS Services LLC; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 14, 2008 (7 pages).	
	C10	Plaintiff's Second Amended Reply to Counterclaims of Defendant American Express Company; Nextcard, LLC v. American Express Company, et al; Civil Action No. 2:07-cv-354 (TJW); In the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 8, 2008 (8 pages).	

Examiner Signature	Date Considered	
--------------------	-----------------	--

<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>2</sup>Applicant's unique citation designation number (optional). <sup>3</sup>Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Substitute for form 1449/PTO  <h2 style="text-align: center; margin: 10px 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center; margin: 10px 0;"><i>(Use as many sheets as necessary)</i></p>		<b>Complete if Known</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Application Number</td> <td>09/802,481-Conf. #5875</td> </tr> <tr> <td>Filing Date</td> <td>March 6, 2001</td> </tr> <tr> <td>First Named Inventor</td> <td>Paul Willard</td> </tr> <tr> <td>Art Unit</td> <td>3692</td> </tr> <tr> <td>Examiner Name</td> <td>N. Subramanian</td> </tr> <tr> <td>Attorney Docket Number</td> <td>132538-1014</td> </tr> </table>		Application Number	09/802,481-Conf. #5875	Filing Date	March 6, 2001	First Named Inventor	Paul Willard	Art Unit	3692	Examiner Name	N. Subramanian	Attorney Docket Number	132538-1014
Application Number	09/802,481-Conf. #5875														
Filing Date	March 6, 2001														
First Named Inventor	Paul Willard														
Art Unit	3692														
Examiner Name	N. Subramanian														
Attorney Docket Number	132538-1014														
Sheet	3	of	4												

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C11	Response to Restriction and Election Requirement mailed August 21, 2008 in U.S. Appl. Serial No. 10/901,715, filed September 22, 2008 (10 pages).	
	C12	Response to Office Action mailed September 5, 2007, in U.S. Appl. Serial No. 10/901,715, filed February 5, 2008 (13 pages).	
	C13	Reply Under 37 C.F.R. 1.111 mailed January 19, 2007, in U.S. Appl. Serial No. 09/991,894, filed July 19, 2007 (4 pages).	
	C14	Response to Final Office Action mailed December 12, 2007, in U.S. Appl. Serial No. 09/991,894, filed May 12, 2008 (10 pages).	
	C15	Response to Non-Final Office Action mailed July 21, 2008, in U.S. Appl. Serial No. 09/991,894, filed November 21, 2008 (14 pages).	
	C16	U.S. Patent Application Serial No. 09/991,894, "On-Line Balance Transfers," filed November 31, 2001 (43 pages).	
	C17	Non-Final Office Action mailed August 21, 2008, in U.S. Application Serial No. 10/901,715 (8 pages).	
	C18	Non-Final Office Action mailed September 5, 2007, in U.S. Application Serial No. 10/901,715 (15 pages).	
	C19	Non-Final Office Action mailed January 19, 2007, in U.S. Application Serial No. 09/991,894 (8 pages).	
	C20	Final Office Action mailed December 12, 2007, in U.S. Application Serial No. 09/991,894 (12 pages).	

Examiner Signature	Date Considered	
--------------------	-----------------	--

<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>2</sup>Applicant's unique citation designation number (optional). <sup>3</sup>Applicant is to place a check mark here if English language Translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				<b>Complete if Known</b> Application Number 09/802,481-Conf. #5875 Filing Date March 6, 2001 First Named inventor Paul Willard Art Unit 3692 Examiner Name N. Subramanian Attorney Docket Number 132538-1014	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>					
Sheet	4	of	4		

[illegible]

Examiner Signature	/Narayanswamy Subramanian/	Date Considered	01/30/2009
--------------------	----------------------------	-----------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /N.S./